

Information to identify the case:

Debtor 1	<u>Yanko B Polanco</u>	Social Security number or ITIN	xxx-xx-0756
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-11588-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yanko B Polanco

8/9/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Yanko B Polanco
 Debtor

Case No. 15-11588-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 48

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +Yanko B Polanco, 292 Summer Street, Passaic, NJ 07055-3218
 cr +PROBER & RAPHAEL, A LAW CORPORATION, Dean R. Prober, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 515300850 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)
 515300868 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit, P.O. Box 182676, Columbus, OH 43218)
 517193217 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 517193218 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806,
 Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 515300860 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 515300865 +Hackensack Radiology Group, P.O. Box 6750, Portsmouth, NH 03802-6750
 515300866 +Hackensack University Medical Group, P.O. Box 95000-4535, Philadelphia, PA 19195-0001
 518256358 +Holy Name Hospital, Certified Credit & Collection Bureau, PO Box 336,
 Raritan, NJ 08869-0336
 515300867 +Holy Name Medical Center, 718 Teaneck Road, Teaneck, NJ 07666-4281
 515343698 Holy Name Medical Center, C/O CCCB, PO BOX 336 RARITAN, NJ 08869-0336
 515300869 +Ingrid Rodriguez, 292 Summer Street, Passaic, NJ 07055-3218
 515300870 +Kivitz McKeever Lee, PC, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
 515525375 OneMain Financial Issuance Trust 2014-1, P.O. Box 6042 Sioux Falls, SD 57117-6042
 515300874 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603
 515300880 +Zale/Sterling Jewelers, Attn.: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
 515300881 +Zale/Sterling Jewelers, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2019 00:01:50 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 10 2019 00:01:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515300849 EDI: HNDA.COM Aug 10 2019 03:48:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 515349540 EDI: HNDA.COM Aug 10 2019 03:48:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 515414547 EDI: AIS.COM Aug 10 2019 03:48:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 515300851 +EDI: BANKAMER.COM Aug 10 2019 03:48:00 Bank of America, P.O. Box 5170,
 Simi Valley, CA 93062-5170
 515556695 +EDI: BANKAMER.COM Aug 10 2019 03:48:00 Bank of America, N.A., Attn: Bankruptcy Department,
 P.O. Box 5170, Simi Valley, CA 93062-5170
 515300852 +EDI: TSYS2.COM Aug 10 2019 03:48:00 Barclays Bank Delaware, Attn: Bankruptcy,
 P.O. Box 8801, Wilmington, DE 19899-8801
 515300853 +EDI: TSYS2.COM Aug 10 2019 03:48:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 515300856 +EDI: CAPITALONE.COM Aug 10 2019 03:48:00 Capital 1 Bank, P.O. box 26030,
 Richmond, VA 23260-6030
 515300855 +EDI: CAPITALONE.COM Aug 10 2019 03:48:00 Capital 1 Bank, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285
 515300857 +E-mail/Text: bankruptcy@certifiedcollection.com Aug 10 2019 00:01:42
 Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336
 515300858 +EDI: CHASE.COM Aug 10 2019 03:48:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 515300859 +EDI: CHASE.COM Aug 10 2019 03:48:00 Chase/Marriott Rewards, P.O. Box 15153,
 Wilmington, DE 19886-5153
 515300861 +EDI: WFNNB.COM Aug 10 2019 03:48:00 Comenitycapital/bjsclb, Po Box 182120,
 Columbus, OH 43218-2120
 515300862 +EDI: DISCOVER.COM Aug 10 2019 03:48:00 Discover, P.O. Box 6103,
 Carol Stream, IL 60197-6103
 515314951 EDI: DISCOVER.COM Aug 10 2019 03:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 515300863 +EDI: DISCOVER.COM Aug 10 2019 03:48:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 515300864 E-mail/Text: bankruptcy.bnc@ditech.com Aug 10 2019 00:01:33 Greentree Servicing,
 ATTN: Bankruptcy Dept., P.O. Box 6154, Rapid City, SD 57709
 515300871 +EDI: MID8.COM Aug 10 2019 03:48:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 515300872 +EDI: AGFINANCE.COM Aug 10 2019 03:48:00 One Main Financial, P.O. Box 183172,
 Columbus, OH 43218-3172
 515300873 +EDI: AGFINANCE.COM Aug 10 2019 03:48:00 Onemain Fi, 6801 Colwell Blvd,
 Irving, TX 75039-3198
 515554853 EDI: PRA.COM Aug 10 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
 POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Aug 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515555725	EDI: PRA.COM Aug 10 2019 03:48:00	Portfolio Recovery Associates, LLC,	c/o The Home Depot,
	POB 41067, Norfolk VA 23541		
515556084	EDI: PRA.COM Aug 10 2019 03:48:00	Portfolio Recovery Associates, LLC,	c/o Toys R Us,
	POB 41067, Norfolk VA 23541		
515300875	+EDI: RMSC.COM Aug 10 2019 03:48:00	Syncb/toysrus,	4125 Windward Plaza,
	Alpharetta, GA 30005-8738		
515300876	+EDI: RMSC.COM Aug 10 2019 03:48:00	Syncb/toysrusdc,	Po Box 965005,
	Orlando, FL 32896-5005		
515300877	+EDI: WTRRN BANK.COM Aug 10 2019 03:48:00	Td Bank Usa/targetcred,	Po Box 673,
	Minneapolis, MN 55440-0673		
515300878	+EDI: RMSC.COM Aug 10 2019 03:48:00	Toys R US,	P.O. Box 530939, Atlanta, GA 30353-0939
515300879	+EDI: VERIZONCOMB.COM Aug 10 2019 03:48:00	Verizon Wireless,	P.O Box 4003,
	Acworth, GA 30101-9004		

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515300854 ##+Best Buy Credit, P.O. Box 183195, Columbus, OH 43218-3195

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor Yanko B Polanco yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com/ecf-control@goldman-beslow.com/r64764@notify.bestcase.com
TOTAL: 4